

Which Investment Path is Right for You?

Path 1: SMARTPath Retirement Funds

Designed for people that don't have the time, desire, or experience to build and monitor their own diverse investment portfolio.

Path 2: Build & Monitor Your Own Investment Portfolio

Designed for people that want to build their own investment portfolio, monitor it and make adjustments over time.

Ask yourself these questions.

- Do I have the desire to select my own mix of individual funds?
- Am I comfortable deciding how much to invest in each fund?
- Do I have the time to keep an eye on my investments and make changes as I get closer to retirement?

If you answered "no" to any of these questions, then Path 1: SMARTPath Retirement Funds may be right for you.

If you answer "yes" to these questions then Path 2: Build & Monitor Your Own Investment Portfolio may be appropriate for you.